

Collection Professional
vs

Your Honor,

CERTIFIED COPY

Austin Medina

We are contesting any other fees that are regarded with this claim for First Federal Savings and Loan. I, Austin Medina, was told by the bank when I opened my account that if there were no funds in the account that nothing would come out of my account. This is my first checking account and I found this to be true as that is what Wendy told me when I opened it. I was over drawn with the bank two charges of \$15.99 that I was unaware of until they sent a letter to my house at the end of July. I moved back home to my mom's for the summer to work my summer job and was forwarded the letter. It stated that I owed the bank over \$200.00 in over draft fees. I called the bank and spoke to Wendy at the branch on Coffee Ave and stated my understanding of the account was that if there was no money in the bank than no money would go out. I also told her that I had not put anymore money in the account as my account with them had been hacked three times within a two month span and I was leery to put money in as I was not sure that the problem had been fixed. Wendy stated no problem if I could come down and pay at least the 2 payments of \$15.99 that had gone out it would be cleared. I stated that I was in Missouri and could not come in until I returned which would be a month as my ride back to Wyoming was my mother and she is currently in chemo treatments. But as soon as I was back I would be in to pay it.

When we arrived in Wyoming I was home for less than a week and was served with papers stating that I would need to go to court for this. I went down to the bank with my mother, who is not supposed to be on my bank account, and spoke with Wendy again. She stated that she remembers our conversation but was not willing to honor it. So we paid \$140.00 to the bank in cash and were told that it was completely taken care of they would call the collection agency to pull it off and we were all square. Come to find out here we are and the collection agency is stating that we are not.

I do not feel that I should pay the credit agency fees as this was agreed upon between the bank and myself to settle with the two \$15.99 payments and it was not held on their end. If there is a fee this should be paid for by First Federal Savings and Loan for turning my account over when there was a verbal agreement that I would pay and I gave a clear date that I would not be there for a month.

Sincerely,

Austin Medina

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Austin Medina

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FILED IN CIRCUIT COURT OF
SHERIDAN COUNTY WYOMING

OCT - 8 2021

Certificate of Circuit Court of Sheridan County. The above is a true and correct copy of the original document which is on file or record in the court. Done this 21 day of Aug 20 23

By [Signature] Clerk
Deputy

BY [Signature] CLERK
DEPUTY